

**UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF NORTH CAROLINA - STATESVILLE DIVISION**

In re:	)	Case No. <b>19-50122</b>
	)	
Ernie Lee Earp	)	
Mary Marie Earp	)	
	)	
TIN:	)	Chapter 13
	xxx-xx-4896	
	xxx-xx-2416	
	)	
	Debtor(s).	)

**AMENDMENT TO CHAPTER 13 PLAN  
AND NOTICE OF OPPORTUNITY FOR HEARING ON CONFIRMATION OF THE PLAN  
FOR CASES FILED ON OR AFTER DECEMBER 1, 2017**

Check if applicable to this plan amendment:

1.1	A limit on the amount of a secured claim that may result in a partial payment or no payment at all to the secured creditor (Part 3.2)	<input checked="" type="checkbox"/> Included	<input type="checkbox"/> Not Included
1.2	Avoidance of a judicial lien or nonpossessory, nonpurchase-money security interest (Part 3.4)	<input checked="" type="checkbox"/> Included	<input type="checkbox"/> Not Included
1.3	Request for termination of the 11 U.S.C. § 362 stay as to surrendered collateral (Part 3.5)	<input type="checkbox"/> Included	<input type="checkbox"/> Not Included
1.4	Request for assumption of executory contracts and/or unexpired leases (Part 6)	<input type="checkbox"/> Included	<input type="checkbox"/> Not Included
1.5	Nonstandard provisions	<input checked="" type="checkbox"/> Included	<input type="checkbox"/> Not Included

The Chapter 13 Plan, including certain motions and other provisions, is hereby amended as follows:

**THE CHAPTER 13 PLAN IS HEREBY AMENDED TO PROVIDED THAT THE JUDGMENT LIEN OF FORD MOTOR CREDIT SHALL BE TREATED AS A GENERAL UNSECURED CLAIM AND AVOIDED IN FULL UPON DISCHARGE. THE AMENDED PLAN ALSO PROVIDES THAT THE SECURED CLAIM OF W.S. BADCOCK CORPORATION (CLERK CLAIM # 2) SHALL BE BIFURCATED, WITH \$500.00 OF SAID CLAIM TO BE TREATED AS SECURED AT THE TILL RATE OF INTEREST AT 7.50%, AND THE BALANCE OF SAID CLAIM TO BE TREATED AS A GENERAL UNSECURED CLAIM.**

**TAKE NOTICE:** Your rights may be affected. You should read this amendment to the Chapter 13 Plan carefully, including any motions contained in the amended plan, and discuss them with your attorney, if you have one, in this bankruptcy case. If you do not have an attorney, you may wish to consult one.

If you do not want the Court to confirm the Debtor's proposed Plan as amended, or if you want the Court to consider your views on these matters, then you and/or your attorney must file a written objection to confirmation and request for hearing on confirmation at one of the following addresses:

**Cases filed in the Charlotte or Shelby Divisions:**

Physical & Mailing Address: Clerk, U.S. Bankruptcy Court, 401 West Trade Street, Room 111, Charlotte, N.C. 28202

**Cases filed in the Statesville Division:**

Physical Address: Clerk, U.S. Bankruptcy Court, 200 West Broad Street, Room 301, Statesville, N.C. 28677

Mailing Address: Clerk, U.S. Bankruptcy Court, 401 West Trade Street, Room 111, Charlotte, N.C. 28202

**Cases filed in the Asheville or Bryson City Divisions:**

Physical & Mailing Address: Clerk, U.S. Bankruptcy Court, 100 Otis Street, Room 112, Asheville, N.C. 28801-2611

Your objection to confirmation and request for hearing must include the specific reasons for your objection and must be filed with the Court no later than 21 days following the conclusion of the § 341 meeting of creditors, or within 21 days of service of the amendment, whichever is later. If you mail your objection to confirmation to the Court for filing, you must mail it early enough so that the Court will receive it on or before the deadline stated above. You must also serve a copy of your objection to confirmation on the Debtor at the address listed in the notice of the meeting of creditors. The Debtor's attorney and the Chapter 13 Trustee will be served electronically. If any objections to confirmation are filed with the Court, the objecting party will provide written notice of the date, time, and location of the hearing. **No hearing will be held unless an objection to confirmation is filed.**

If you or your attorney do not take these steps, the Court may decide that you do not oppose the proposed plan of the Debtor as amended and may enter an order confirming the amended plan and granting the motions. **Any creditor's failure to object to confirmation of the proposed plan as amended shall constitute the creditor's acceptance of the treatment of its claim as proposed pursuant to 11 U.S.C. § 1325(a)(5)(A).**

I declare under penalty of perjury that the information provided in the Amendment to Chapter 13 Plan is true and correct as to all matters set forth herein.

Dated: 4/2/2019

/s/ Earnie Lee Earp  
**Earnie Lee Earp**  
Debtor's Signature

Dated: 4/2/2019

/s/ Mary Marie Earp  
**Mary Marie Earp**  
Debtor's Signature

I hereby certify that I have reviewed this document with the Debtor and that the Debtor has received a copy of this document.

Dated: 4/2/2019

/s/ Rod A. Vujovic  
**Rod A. Vujovic NC STATE BAR NO. 25021**  
Attorney for Debtor

[Attach Certificate of Service if Served on Creditor(s)]

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Label Matrix for local noticing  
0419-5  
Case 19-50122  
Western District of North Carolina  
Statesville  
Tue Apr 2 16:26:40 EDT 2019

Appalachian Regional Adult Medicine  
336 Highway 105 Ext  
Boone, NC 28607

Appalachian Regional Medical Associates  
PO Box 14000  
Belfast, ME 04915-4033

Badcock and More  
2815 Highway 105 South  
Boone, NC 28607-7308

Bankruptcy Administrator  
Shelley K. Abel  
402 W. Trade Street, Ste. 200  
Charlotte, NC 28202-1673

Christina McAlpin Taylor  
c/o Ford Motor Credit Company, LLC  
Smith Debnam Narron Drake Saintsing  
P.O. Box 176010  
Raleigh, NC 27690-9701

Citifinancial  
Bankruptcy Dept.  
PO Box 6042  
Sioux Falls, SD 57117-6042

Credit Acceptance Corporation  
25505 West Twelve Mile Road  
Southfield, MI 48034-8316

Equifax  
PO Box 740241  
Atlanta, GA 30374-0241

Exeter Finance LLC  
P.O. BOX 204480  
Dallas, TX 75320-4480

Exeter Finance LLCDEPARTMENT  
AIS Portfolio Services, LP  
4515 N Santa Fe Ave. Dept. APS  
Oklahoma City, OK 73118-7901

Experian  
PO Box 9701  
Allen, TX 75013-9701

FMC-Omaha Service  
PO Box 542000  
Omaha, NE 68154-8000

(p)FORD MOTOR CREDIT COMPANY  
P O BOX 62180  
COLORADO SPRINGS CO 80962-2180

Ford Motor Credit Company, LLC  
Christina McAlpin Taylor  
Smith Debnam Narron Drake Saintsing  
P.O. Box 176010  
Raleigh, NC 27690-9701

Internal Revenue Service  
Centralized Insolvency Operations  
PO Box 7346  
Philadelphia, PA 19101-7346

Internal Revenue Service  
P.O. Box 7317  
Philadelphia, PA 19101-7317

J.P. Morgan Mortgage Acquisition Corp.  
c/o Rushmore Loan Management Serv.  
P.O. Box 55004  
Irvine, CA 92619-5004

J.P. Mortgage Acquisition Corp.  
c/o Rushmore Loan Management Serv.  
P.O. Box 55004  
Irvine, CA 92619-5004

NC Dept of Revenue  
Office Services Division  
Bankruptcy Unit  
P.O. Box 1168  
Raleigh, NC 27602-1168

North Carolina Department of Revenue  
Bankruptcy Unit  
P.O. Box 1168  
Raleigh, NC 27602-1168

OneMain Financial  
ATTN: BANKRUPTCY DEPT.  
PO Box 3251  
EVANSVILLE, IN 47731-3251

OneMain Financial  
Attn: Bankruptcy Dept.  
P.O. Box 6042  
Sioux Falls, SD 57117-6042

OneMain Financial  
PO BOX 3251  
EVANSVILLE, IN 47731-3251

Professional Recovery Center  
PO Box 51187  
Durham, NC 27717-1187

Rushmore Loan Management Services  
Attn: Bankruptcy Dept.  
15480 Laguna Canyon Rd., #100  
Irvine, CA 92618-2132

Rushmore Loan Management Services  
PO Box 52708  
Irvine, CA 92619-2708

Santander Consumer USA  
Attn: BANKRUPTCY DEPT.  
PO Box 560284  
Dallas, TX 75356-0284

United States Attorney  
U.S. Courthouse  
100 Otis Street, Room 233  
Asheville, NC 28801-2688

Verizon Wireless  
PO Box 26055  
Minneapolis, MN 55426-0055

Verizon Wireless - Southeast  
Attn: Bankruptcy Department  
One Verizon Place  
Alpharetta, GA 30004-8510

W.S. Badcock Corporation  
Post Office Box 724  
Mulberry, FL 33860-0724

Watauga Anesthesia Associates  
895 State Farm Road, Suite 401  
Boone, NC 28607-6021

Watauga County Clerk of Court  
RE: 15-CVD-96  
Courthouse Box 13  
842 W. King Street  
Boone, NC 28607-4688

Watauga Medical Center  
PO Box 2600  
Boone, NC 28607-2600

Watauga Radiological Services  
155 Furman Rd  
Suite 101A  
Boone, NC 28607-5049

Watauga Radiological Services  
PO Box 603501  
Charlotte, NC 28260-3501

Watauga Surgical Group  
155 Furman Rd  
Suite 101  
Boone, NC 28607-5049

The preferred mailing address (p) above has been substituted for the following entity/entities as so specified  
by said entity/entities in a Notice of Address filed pursuant to 11 U.S.C. 342(f) and Fed.R.Bank.P. 2002 (g) (4) .

Ford Motor Credit - Bankruptcy Dept.  
Bankrupctcy Dept.  
PO Box 537901  
Livonia, MI 48153-7901

End of Label Matrix	
Mailable recipients	42
Bypassed recipients	0
Total	42